

Information to identify the case:

Debtor 1 Jack A. Hartley
First Name _____ Middle Name _____ Last Name _____
Debtor 2 Nora D. Hartley
(Spouse, if filing)
First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court District of New Jersey
Case number: 18-30060-JNP

Social Security number or ITIN xxx-xx-4844

EIN -----

Social Security number or ITIN xxx-xx-9854

EIN -----

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jack A. Hartley

Nora D. Hartley
aka Nora Hartley

2/8/19

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
 Jack A. Hartley
 Nora D. Hartley
 Debtors

Case No. 18-30060-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 30

Date Rcvd: Feb 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 10, 2019.

db/jdb	+Jack A. Hartley, Nora D. Hartley, 359 West Atlantic Ave, Atco, NJ 08004-1903
517802796	+Apex Asset, 2501 Oregon Pike, Lancaster, PA 17601-4890
517802803	+Chase Mortgage, Attn: Case Research & Bankruptcy, Po Box 24696, Columbus, OH 43224-0696
517802805	+CitiBank/Sears, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
517802809	+FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
517802814	+Lourdes Cardiology Services, PO Box 31077, Newark, NJ 07101-0130
517951806	+MidFirst Bank., Rebecca A. Solarz, Esquire, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
517802816	+Midland Mortgage, PO Box 268806, Oklahoma City, OK 73126-8806
517802818	+Nissan Motor Acceptance, Attn: Bankruptcy Dept, Po Box 660360, Dallas, TX 75266-0360
517802820	+PNC Bank, Attn: Bankruptcy Department, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101-4982
517802819	#+PayPal Credit, PO Box 105658, Atlanta, GA 30348-5658

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+EDI: QBTHOMAS.COM Feb 09 2019 05:03:00 Brian Thomas, Brian Thomas, Esq, 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
smg	E-mail/Text: usanj.njbankr@usdoj.gov Feb 09 2019 00:40:44 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 09 2019 00:40:39 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	EDI: FORD.COM Feb 09 2019 05:03:00 Ford Motor Credit Company, LLC, PO Box 62180, Colorado Springs, CO 80962
517802798	EDI: BANKAMER.COM Feb 09 2019 05:03:00 Bank Of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998
517802800	+EDI: CAPITALONE.COM Feb 09 2019 05:03:00 Cap1/Music, Capital One Retail Svcs/Attn: Bankruptcy, Po Box 30258, Salt Lake City, UT 84130-0258
517802801	+EDI: CAPITALONE.COM Feb 09 2019 05:03:00 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517802802	+EDI: CHASE.COM Feb 09 2019 05:03:00 Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
517802806	+EDI: DISCOVER.COM Feb 09 2019 05:03:00 Discover Financial, Po Box 3025, New Albany, OH 43054-3025
517802808	+EDI: DISCOVERPL Feb 09 2019 05:03:00 Discover Personal Loan, Attn: Bankruptcy, Po Box 30954, Salt Lake City, UT 84130-0954
517802813	+EDI: FORD.COM Feb 09 2019 05:03:00 Lincoln Automotive Financial Service, Attn: Bankruptcy, Po Box 542000, Omaha, NE 68154-8000
517802821	+EDI: RMSC.COM Feb 09 2019 05:03:00 Syncb/hhgreg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517807309	+EDI: RMSC.COM Feb 09 2019 05:03:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517802822	+EDI: RMSC.COM Feb 09 2019 05:03:00 Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
517802823	+EDI: RMSC.COM Feb 09 2019 05:03:00 Synchrony Bank/Amazon, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517802824	+EDI: RMSC.COM Feb 09 2019 05:03:00 Synchrony Bank/Lowes, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517802825	+EDI: RMSC.COM Feb 09 2019 05:03:00 Synchrony Bank/Old Navy, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517802826	EDI: WFFC.COM Feb 09 2019 05:03:00 Wells Fargo Bank, Attn: Bankruptcy Dept, Po Box 6429, Greenville, SC 29606
517802827	+EDI: WFFC.COM Feb 09 2019 05:03:00 Wells Fargo Home Mor, Attn Bankruptcy Dept, P.O. Box 10335, Des Moines, IA 50306-0335

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty*	+Brian Thomas, Brian Thomas, Esq, 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
517802797*	+Apex Asset, 2501 Oregon Pike, Lancaster, PA 17601-4890
517802799*	++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 (address filed with court: Bank Of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998)
517802804*	+Chase Mortgage, Attn: Case Research & Bankruptcy, Po Box 24696, Columbus, OH 43224-0696
517802807*	+Discover Financial, Po Box 3025, New Albany, OH 43054-3025
517802810*	+FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
517802811*	+FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
517802812*	+FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
517802815*	+Lourdes Cardiology Services, PO Box 31077, Newark, NJ 07101-0130
517802817*	+Midland Mortgage, PO Box 268806, Oklahoma City, OK 73126-8806

TOTALS: 0, * 10, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0312-1

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 30

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***** BYPASSED RECIPIENTS (continued) *****

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 10, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 8, 2019 at the address(es) listed below:

Brian Thomas on behalf of Trustee Brian Thomas brian@brianthomaslaw.com,
bthomas@ecf.epiqsystems.com
Brian Thomas brian@brianthomaslaw.com, bthomas@ecf.epiqsystems.com
John R. Morton, Jr. on behalf of Creditor Ford Motor Credit Company, LLC
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Lee Martin Perlman on behalf of Joint Debtor Nora D. Hartley ecf@newjerseybankruptcy.com,
lmpcourt@gmail.com
Lee Martin Perlman on behalf of Debtor Jack A. Hartley ecf@newjerseybankruptcy.com,
lmpcourt@gmail.com
Rebecca Ann Solarz on behalf of Creditor MIDFIRST BANK rsolarz@kmllawgroup.com
U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 7